

**REMARKS**

Claims 1 and 3-15 are pending in the above-identified application. By this Amendment, Applicants have amended claims 1, 3, and 14. The amendments to the claims are supported by the application as originally filed, and do not introduce new matter.

Particularly, claims 1 and 14 have been amended to recite the particular types of data provided by the internal data and external data sources, which provide information on internal matters to the financial service entity, and real-time financial data, respectively. Claims 1 and 14 have further been amended to refer to particular types of features or applications that are available for client prospecting and consulting, including an application for accessing real-time quotes for financial instrument and an application for accessing information regarding financial products and services provided by the financial service entity. Claim 14 further includes an application for accessing information regarding at least one of training, employee issue, and corporate policy. Claim 3 has generally been amended to remove references to features that have been incorporated into claim 1 by this amendment.

Support for the amendments may be found at page 3, lines 23-30, which discloses a system, which “provides users with a wide variety of information for ... activities as assisting client prospecting and consulting”, including “information on internal matters to the financial entity, such as training, employee issues, corporate policy, products and services”, at page 3, line 30, which discloses external information such as market data, at page 8, lines 26-28, which discloses a real-time market data source, such as Quotron by Reuters that provides “up-to-the-minute market data for users”, and page 5, lines 7-9, which discloses information, such as market data or news, from an external source. The real-time market quote aspect of claims 1 and 14 is inherently disclosed in the present application insofar as it was known to those skilled in the art at the time of the filing of the present application that Quotron by Reuters provides real-time market data for quotes, as indicated in the copending applications referenced in the present application. Particularly, copending application “Browser Interface and Network Based Financial Service System,” Serial No. 09/712,358, at page 21, lines 21-23 and “Systems for Providing Financial Services”, Serial No. 09/696,693 at page 16, lines 26-30 and page 21, lines 1-4 disclose real-time access to quotes, such as latest price, bidding price, offer price, etc., provided from an external source, such as from the Reuters’ Quotron service.

Accordingly, entry of the amendments to claims 1, 3, and 14, is respectfully requested.

#### Objection to Specification

The Examiner objected to the specification on formal grounds noting that the specification references other applications without identifying the application by reference number. The Applicant has amended the specification to include the application reference numbers referred to in the present application. Accordingly reconsideration and withdrawal of the objections is requested.

#### Claim Rejections – 35 U.S.C. § 103

The Examiner rejected claims 1-6, 8-9 and 11-15 under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 6,408,336 (Schneider et al.) in view of U.S. Patent No. 6,247,012 (Kitamura et al.), and rejected claims 7 and 10 under 35 U.S.C. § 103(a) as being unpatentable over Schneider et al and Kitamura et al. further in view of U.S. Patent No. 6,460,141 (Olden). The Applicant respectfully traverses the rejections, and assert that claims pending in the present application, i.e., claims 1 and 2-15, are patentable over Schneider et al., Kitamura et al., and Olden for at least the reasons stated below.

The present invention provides an interface application for accessing information internal as well as external to a financial service entity, and an authentication system that gives selective access to a plurality of applications that provide information useful for consulting and prospecting clients/inventors. The authentication system further controls aspects of the interface to provide a consistent display and access to the applications independent of the user's location. Accordingly, the system provides users, such as brokers or other financial consultants, with a consistent interface regardless of the users location. Advantageously, the system allows a user obtain real-time market quotes, such as the latest price, bidding price, offer price of a financial instrument, etc., and to obtain information regarding the various services and products available through the financial service entity, as well as other internal features of the financial service company, that may be used to advise investors with timely and proactive financial advice regarding investing and the financial service company.

At page 2 of the Office Action, the Examiner disagreed with the Applicant's characterization of the real-time aspect of Kitamura et al. The Applicant would like to clarify the previous characterization of and further contrast the term "real-time" in the context of financial services, and more particularly in the context of information useful for client consultation and prospecting, as reflected in the claims as amended.

Independent claims 1 and 14 of the present invention are drawn toward systems that include an interface application and an authentication application. The interface application provides access to internal matters to the financial service entity and to external real-time financial market data. The Kitamura et al. interface provides real-time awareness of business information, such as news stories, as it is received and delivered by way of various servers. See col. 4, lines 35-45 and 61-65. The term "market-data" is used in the present application as a term to denote financial data that is distinct from news. See page 5, lines 6-9 of the present application (disclosing that the "[e]xternal data source may provide information not readily available to the financial service entity from internal sources, e.g., market data or news.") Thus, real-time market data refers to information regarding financial market events, such as the latest price of a trade of a financial instrument, as the events occur or as current as the communication system permits.

Real-time market data is available primarily due to automated trading, which permits for quick access to market transaction data that occur within the collective automated trading systems. In contrast, news or news stories as in Kitamura et al. cannot be reported in real-time insofar as the news event must first occur, then information regarding the event must be recorded to form a news story, which, particularly if from an external source, will likely be edited, etc. Accordingly, a news event may not be reported or per Kitamura et al. received at a server for some time after the event occurs. Kitamura et al. therefore do not disclose an interface and authentication application that provide selective access to "real-time market data" based on entitlement as in the present application.

The authentication application of claims 1 and 14 of the present invention further provides selective access to financial service applications for client prospecting and consulting including a real-time market application for accessing real-time market quotes, which is further distinct from the real-time aspect of Kitamura et al., and an application for accessing information regarding financial products and services provided by the financial service entity. None of the references cited by the Examiner disclose or suggest an

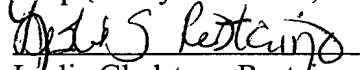
authentication application that provides selective access to either real-time quotes or information regarding financial products and services provided by the financial service entity. With regard to claim 14, the system further provides selective access information regarding at least one of training, employee issues, and corporate policy, which is further not disclosed or otherwise suggested in any of the references cited by the Examiner.

The features of the present invention, e.g., claims 1 and 14, collectively provide an interface for accessing information provided by the financial service entity, including real-time financial market quote data, services and products available through the financial service entity, etc., which is customizable with the use of user profiles and is consistent regardless of the user's location. Thus a user that presumably has access to the real-time market data and the various internal features of the financial service company may advise investors with timely and proactive financial advice regarding investing and the financial service company. Such functionality is not provided by any of the systems or combined systems disclosed in the references cited by the Examiner.

The dependent claims are patentable for additional reasons. While deemed unnecessary to argue these additional reasons at this time, given the arguments presented above, the Applicant reserves the right to present such arguments should it become necessary or desirable to do so.

For the above reasons, the Applicant submits that his invention as claimed is patentable over the references cited by the Examiner. Accordingly, reconsideration and allowance of pending claims 1-16 is therefore respectfully solicited.

Respectfully submitted,



Leslie Gladstone Restaino,  
Reg. No. 38,893

Attorney for Applicants  
BROWN RAYSMAN MILLSTEIN  
FELDER & STEINER LLP

163 Madison Avenue  
P.O. Box 1989  
Morristown, New Jersey 07962-1989  
Telephone No. 973-775-8930  
Facsimile No. 973-775-8901